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MESSAGE:

**Amendment
attached**

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(6) 103-472.00

#6/a
6/20/02
MelPatent Attorney Docket No. 26796.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:
David P. Cook

Ser. No.: 09/427,968

Filed: October 27, 1999

For: CENTRALIZED AUTHORIZATION AND
FRAUD-PREVENTION SYSTEM FOR
NETWORK-BASED TRANSACTIONS§
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Customer No.

Group Art Unit: 3621

Examiner: Worjloh, J.

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AMENDMENTBox Non Fee Amendment
Commissioner For Patents
Washington, DC 20231

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Dear Sir:

In response to the Office action mailed May 2, 2002, please amend the above-identified

patent application as follows:

05/21/2002 MJOHNS1 00000004 081394 09427300

01 FC:103

108.00 CH

In The Claims:

Please cancel claims 1-5, 10, and 16-18 and amend the following claims:

6. (Amended) The method of claim 13 wherein the authorization form includes a transformation system to transform the signature phrase at the customer, and wherein the interface receives the second account number and the second signature phrase in a transformed format.

(Amended) The method of claim 13 further comprising:
creating a transaction certificate to memorialize a successful authorization.